

# A Guide to help you manage your Utility Services



Missouri Public Service Commission

# THE MISSOURI PUBLIC SERVICE COMMISSION

Created in 1913, the Missouri Public Service Commission (PSC) regulates investor-owned electric, water and sewer, natural gas, and steam utilities. The Commission has limited jurisdiction over telecommunications services in Missouri. The PSC works to ensure that Missouri citizens receive safe, reliable and reasonably priced utility services. If you have an inquiry, billing question or service-related problem that your utility provider cannot answer, please call the PSC at 800-392-4211 or mail to:



## **Missouri Public Service Commission**

Attention: Consumer Services Unit

**200 Madison Street, P.O. Box 360**

**Jefferson City, MO 65102-0360**

## The Missouri Public Service Commission Regulates:

- Electric companies serving more than 1.9 million customers.
- Natural gas companies serving more than 1.3 million customers.
- Water companies serving more than 500,000 customers.
- Sewer companies serving approximately 15,000 customers.
- Manufacturers, dealers and installers of new manufactured homes and modular units.
- Limited jurisdiction over telecommunications companies.

## **PSC Consumer Services Specialists CAN help you with the following types of issues:**

- Rates or charges
- Installations or disconnections
- Responsibility for a bill
- Request for a deposit
- Refusal of service by a utility
- The quality and type of utility service
- A utility's policies and procedures

## **The PSC CANNOT help you with issues involving:**

- Wireless telephones, Internet providers, slamming
- Cable or satellite television
- Municipal gas and electric systems
- Propane gas
- Rural electric cooperatives
- Municipal water and/or sewer systems, public water supply districts or public sewer districts (*Water quality issues are regulated by the Missouri Department of Natural Resources.*)

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# General Information

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## CONSUMER RESPONSIBILITY

When working with a utility company regulated by the Missouri Public Service Commission, it is important that the consumer provide the following information:

- Name and proof of identification
- Service and mailing address
- Contact information

In order to establish or maintain service the customer should:

- Pay a deposit if required
- Pay your bill on time
- Follow through on payment arrangements
- Provide the company access to their equipment
- Pay a bill correcting a previous under charge

### **Will I Have to Pay a Deposit?**

Applying for and obtaining utility service is entering into a contract. Utility providers may require a deposit to begin service if you cannot meet certain credit standards. The amount of the security deposit varies from company to company. If you are unable to pay the full deposit, you may request to pay it in installments. In most cases, deposits are refunded once satisfactory credit has been established or if you close your account.

Some companies accept a written guarantee of payment by an existing customer with good credit instead of a cash deposit.

# General Information

## CONSUMER RIGHTS

As a residential customer of a utility company regulated by the Missouri Public Service Commission, you have certain rights. For example:

- If utility service is denied, the company must provide an explanation to you verbally and/or in writing for the refusal.
- The utility company must advise you as to the steps necessary to resolve the denial and to receive service.
- You have the right to speak to qualified utility personnel during normal business hours.
- You have the right to question and dispute all or part of a charge.
- You have the right to file an informal/formal complaint against the utility company with the Public Service Commission.
- At least 24 hours before a service disconnection, a utility company shall make reasonable efforts to contact you to advise you of the proposed service disconnection and what steps must be taken to avoid it.



# General Information

## CHANGING SERVICE WHEN MOVING

Call your electric, natural gas, sewer, water, and local and long distance telephone companies and tell them where and when the service should be stopped. Keep a record of the date, time and person(s) you talked to at the companies. **While it is not required, you may want to contact the companies several weeks before you move.**



Before you move in, contact the companies that serve that location and make sure a final meter reading was taken for the previous occupant. (Deposits, plus interest, are generally applied to the final bill so any credit balance remaining is refunded to the consumer.)

**Do not rely on others to take utility service out of your name. You will be**

**responsible for an account that has not been closed. Don't forget to contact all utility companies that provide you service.**

## IF YOUR SERVICE IS DISCONNECTED

Your utility company can **SHUT OFF** your service if you **FAIL** to:

- Pay your bill
- Follow through on payment arrangements
- Pay a deposit, if required
- Allow the company access to its equipment

Before your service is **SHUT OFF**, your utility company **MUST**:

- Send you a notice that you are going to be shut off and what you will need to do to maintain service. (Different companies have different policies about shutting off service.)
- Attempt to contact you in person prior to your shut off date.
- Place a hang-tag on your door, or make at least two telephone call attempts, warning you of possible shut off.

# General Information

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Your utility company can **SHUT OFF** your service without giving you notice for the following reasons:

- Theft of service
- Fraudulent applications for service
- Meter tampering
- Unsafe service conditions

## QUESTIONS ABOUT BUDGET BILLING

### What Is Budget Billing?

Budget billing is an optional payment program that allows you to pay the same amount each month for your electricity or natural gas usage. This monthly amount is typically based on your usage the last 12 months.

### What Is An Advantage Of Budget Billing?

Budget billing gives you more certainty about what your electric or natural gas bill will be each month.

### Can My Budget Billing Amount Be Adjusted During The Year?

Yes. Your account is reviewed periodically. Your actual use may cause your budget plan payment to go up or down for the next budget billing period.

### How Do I Sign Up For Budget Billing?

Contact your utility provider to see what types of plans it offers. In most cases, the only requirement is that you pay your bill on time. Customers may choose to leave budget billing at any time.

*Contact your utility provider for more information  
as plans and guidelines vary by company.*

# Consumer Protection and Assistance Programs

## COLD WEATHER RULE

The Cold Weather Rule was adopted by the Missouri Public Service Commission in 1977. It is designed to protect customers, under certain conditions, from being disconnected in the winter months. Qualifying customers are placed on more lenient payment terms to help avoid possible disconnection.

The rule, which is in effect from November 1st to March 31st, applies to natural gas and electric utilities under PSC jurisdiction that provide heat-related service.



Municipally operated systems, cooperatives, and those that provide propane delivered by truck are not under PSC jurisdiction. The rule does not apply to them.

### IMPORTANT NOTE:

**The utility may recover unpaid amounts from those winter months by adjusting the customer's Cold Weather Rule payment installments after March 31st. If customers do not pay these installments on time, they can be disconnected.**



# Consumer Protection and Assistance Programs

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## The Cold Weather Rule:

1. Prohibits disconnection of heat-related service from November 1 through March 31 when the temperature is forecasted for the following 24 hours to drop below 32 degrees.
2. Allows you to budget your payments over 12 months.
3. You may be able to extend payment of pre-existing arrears over 12 months.
4. Does not require a deposit if minimum payment agreement is kept.
5. Requires that you be notified by mail, with one notification attempt in person, before your service is shut off.
6. Allows you to register with the utility if you are:
  - a. 65 years of age or older;
  - b. disabled to the extent that you have filed with the utility a medical form submitted by a medical physician attesting that your household must have natural gas or electric utility service provided in the home to maintain life or health; or,
  - c. if you have obtained a formal award letter issued from the federal government of disability benefits.
7. Requires that you be notified of possible financial help in paying your bill.
8. Allows reconnection of your service for less than the full amount owed.

## HOT WEATHER LAW

- In effect from June 1 to September 30.
- Protects residential customers, including apartment building tenants, from having their electricity or natural gas service disconnected for non-payment when electricity or natural gas is used as the main source of cooling or to operate the only cooling equipment.
- The utility company is prohibited from disconnecting service if the National Weather Service local forecast between 6:00 a.m. and 9:00 p.m. is predicting temperatures to rise above 95 degrees or the heat index is predicted to rise above 105 degrees.

# Consumer Protection and Assistance Programs

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## ENERGY ASSISTANCE

If you have received a shut-off notice from your utility company, please **DO NOT** ignore it. Call your utility to see if you can work out a payment plan. Many utility companies have assistance programs available for their eligible customers or can refer a customer to an assistance agency.



### **The Low Income Home Energy Assistance Program (LIHEAP)**

is a federally-funded program to help eligible low income households meet their home heating and cooling needs. Availability of LIHEAP assistance is not guaranteed and funding is limited.

Applications are accepted at Missouri Community Action Agencies located

throughout the state. Please visit [www.communityaction.org](http://www.communityaction.org) or call 573-634-2969 for more information.

### **When applying for LIHEAP funds, you may need the following:**

- Recent copies of your utility bills.
- A recent payroll stub or other proof that shows your current gross income.
- Documentation showing income from Social Security, Unemployment Insurance, Pension Funds, Disability, etc.
- Final Utility Termination notice (if you've received a shut-off notice from your energy company).
- Proof of present address (e.g., rent receipt, lease or deed, property tax bill).
- Proof of total members in your household (e.g., birth certificates, school records, etc.). Social Security cards (or numbers) for all persons living in your household.
- Proof of U.S. citizenship or permanent residence.

# Consumer Protection and Assistance Programs

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## **LIFELINE/DISABLED TELEPHONE ASSISTANCE PROGRAMS**

Lifeline/Disabled Assistance Programs are state and federal support programs that help qualified individuals get a discount on their monthly local telephone bill. Only one discount per household is allowed. For more information, contact your local phone company.

You may be eligible for assistance if you or a member of your household participates in any of these programs: Food Stamps; MOHealthnet (or Medicaid); Supplemental Security Income (SSI); Federal Public Housing Assistance; Veterans and Survivors Pension Benefit; and certain disability benefits. You may also qualify if your annual income level meets 135% of the federal poverty level.

## **RELAY MISSOURI**

Relay Missouri is a telecommunications relay service, providing full telephone accessibility to people who are deaf, hard-of-hearing or speech disabled.

7-1-1 is the statewide telephone relay number that connects standard (voice) telephone users with deaf, hard-of-hearing, and/or speech disabled people.

Telephone equipment is available to qualified users with special needs. For more information on how to obtain a device in your area, please call the:

### **Missouri Assistive Technology Program**

1-816-655-6700 (VOICE)

1-816-655-6711 (TTY)

[www.at.mo.gov](http://www.at.mo.gov)

# Safety

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## BE PREPARED IN CASE OF AN EMERGENCY

- Stock up on non-perishable food (such as canned meats and vegetables).
- Keep a flashlight, working radio, extra batteries, and candles on hand.
- Keep a supply of drinking water in case the water supply is contaminated.
- Keep a list of phone numbers for police, fire and emergency personnel.
- Develop an evacuation plan in case you have to leave your home.
- Call relatives or emergency officials if you need a place to stay.
- If someone in your home is dependent on electric-powered, life-sustaining medical equipment, check with your utility provider about back-up power sources.
- Make arrangements for the care of infants, the elderly or disabled.
- Keep your car fueled in case there is a need to evacuate the area.

## BE SAFE AROUND ELECTRICITY

**Each year about 600 people die from electricity related accidents.**

- Electricity always tries to travel to ground so it can complete a circuit. If a person is standing on the ground and comes in contact with a power source, a circuit will be completed.
- Many power lines are not insulated. Even lines that are insulated can be very dangerous.
- Notice where power lines are around your home and avoid going near them. Some power lines are underground, “Call Before You Dig.”
- Contact your utility about trees and shrubs that may be planted around power lines.
- Contact your local utility company if you notice anything out of the ordinary that may be a potential hazard.
- Do-it-yourself utility projects can be dangerous. If you have a problem or project that involves power lines, notify the appropriate utility company.

# Safety

## TREES AND POWER LINES

- Every year in Missouri, people are injured when they climb or prune trees near power lines. High-voltage lines are not insulated and direct contact results in electrocution.
- A tree touching a power line can also become energized; causing injury if someone comes in contact with it. Children should never climb or play around trees that are touching power lines.
- Electric utilities routinely inspect trees near their lines and schedule maintenance for the high-voltage lines on easements. The utility will prune the tree and determine the required clearance based on a number of factors, including the voltage on the line and the type of tree. Do not prune your own trees near high-voltage power lines. Contact your electric utility.
- Property owners are responsible for trimming trees that interfere with low-voltage, insulated lines that connect the high-voltage lines to the customer's electric meter. Please check with your electric utility to identify these wires and ask that your power be temporarily disconnected so that pruning can be done safely.
- Do not plant trees that will grow as tall as the power lines under the power lines.



# Safety

## MAKE YOUR HOME SAFE

### **Protect yourself from electricity's potential danger.**

- Make sure extension cords used outdoors are rated for outdoor use. A red UL label indicates that they are suitable for outdoor and indoor use.
- Discard decorations with worn or frayed electrical cords, damaged plugs, or loose connections.



- Make sure all unused outlets that are accessible to small children have safety covers.
- Make sure plugs fit your outlets. Never remove the ground pin (third prong) to make a three-prong plug fit a two-conductor outlet. This could lead to electric shock.
- Replace outlets in which plugs fit loosely. Worn outlets can overheat and lead to fire.
- Securely screw in lightbulbs because loose bulbs can overheat.
- Don't run cords under rugs or rest furniture on them. They may be damaged or overheat.
- Change smoke alarm batteries regularly. Many people use the switch to and from daylight savings time as a reminder to change batteries.

### **Before each heating season, have your natural gas system checked by a qualified plumbing or heating professional.**

- Make sure appliance vents and exhaust ducts are in good condition and properly connected to exhaust the combustion gases out of doors.
- Keep the area around the gas furnace and gas water heater clear.
- Check the chimney to make sure it is not blocked by debris or bird nests.
- Replace rusted vent pipes.
- Never operate a car or gas-powered engine in an enclosed space, such as a garage.
- Call 911 or the Poison Control Center at 800-222-1222 if anyone is experiencing symptoms of carbon monoxide poisoning. (*See pg. 16*)

# Safety

## Using Generators

Never use a generator inside your home, garage, crawlspace, shed or similar area. Deadly levels of carbon monoxide can quickly build up in these areas and can linger for hours, even after the generator has been shut off.

## IF YOU SMELL NATURAL GAS

- Evacuate the building immediately.
- Do not operate electrical switches.
- Do not smoke, use lighters, matches or any other open flame.
- Do not start your vehicle if it is in an attached garage.
- Go to a neighbor's home and call your local natural gas utility to report the odor and its approximate location.
- Do not make a call from inside your house. Calling from a phone inside your home could create a spark that could cause an explosion.

### Tip

If your service is disrupted for any reason, please make sure that a trained professional relights your pilot flames.

### Odor

Natural gas itself does not have an odor — an odorant has been added so gas can be detected if a leak occurs. The odor is similar to the smell of “rotten eggs”.



# Safety

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## THE DANGERS OF CARBON MONOXIDE

### **Carbon Monoxide is:**

- An odorless, colorless toxic gas.
- Impossible to see, taste or smell.
- Lethal. It can kill before you are even aware it is in your home.

At lower levels, carbon monoxide causes mild illness that is often mistaken for the flu. Symptoms include headaches, burning eyes, dizziness, disorientation, nausea and fatigue.

### **A Toxic, Flammable Gas**

Carbon monoxide is produced when a fuel is burned without proper air for complete combustion. It may happen for a number of reasons:

- Insufficient air supply for complete combustion
- Improper venting of equipment
- Faulty appliances
- Lack of ventilation around appliances

The Centers for Disease Control estimates that carbon monoxide poisoning claims nearly 400 lives, and causes more than 20,000 visits to hospital emergency departments each year.





# Safety

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## CALL BEFORE YOU DIG — IT'S THE LAW

### Make The Call

If you are planning any excavation work, from digging in your yard to a commercial project, Missouri law requires you to notify the Missouri One Call System at 1-800-DIG-RITE (1-800-344-7483) or dial 811, at least three but not more than 10 working days in advance, except in the case of an emergency.

After you make the call, Missouri law requires that all utilities with underground facilities affected by the excavation determine if the planned dig is near any underground facilities. If needed, they will survey and mark the area where utility lines are located. Do not begin digging until all of the utilities in the area have been located and marked.



**Know what's below.  
Call before you dig.**

### Respect The Marks

After it is determined that markings are required, the facility owner will locate and mark the excavation site with paint, stakes or flags. Utilities mark their facilities according to specific guidelines and color codes. Respect the markings when you dig.

### Dig Safely

Carefully avoid digging near any of those flags or marks. If you damage underground facilities, you could create a dangerous situation and may be required to pay for the damage you caused.

**DIG SAFE. DIG SMART.**

# Conservation Tips

## SIMPLE STEPS COULD SAVE YOU MONEY

- Check for holes or cracks around walls, ceilings, windows, doors, and light and plumbing fixtures. These openings can leak air in or out of your home.
- Check your appliances and heating and cooling systems for proper maintenance.
- Check the chimney. If you have a fireplace or wood stove, keep the flue damper closed when it is not in use.
- Check and clean warm-air registers and cold-air returns. Make sure they are not blocked by furniture, carpeting or drapes.
- Have the furnace checked and tuned-up, if needed.
- Replace filters as needed.
- Caulk and place weather-stripping on doors and windows that leak air.
- Add attic insulation if necessary.
- Ask your utility company if you are eligible for weatherization assistance.



# Conservation Tips

## ENERGY SAVINGS TIPS

- Turn down the temperature on your water heater to 115 degrees.
- Keep storm windows and doors in place to reduce the air conditioning load.
- Vacuum the coils of your refrigerator, and check for frost buildup in refrigerators and freezers. These cause the appliance to work harder.
- Use your microwave, toaster oven, slow cooker, broiler oven or other energy saving appliances for cooking food. They use half the energy of a regular oven and will keep your kitchen cooler.
- Wash clothes in cold water with a cold water detergent. If washing less than a full load, set the water level in the washing machine to suit the size of the load -- you'll save energy and water.
- Dry laundry on a line to avoid using the clothes dryer.
- Put the laundry in the dryer when it's almost dry. Add a sheet of fabric softener to take out the stiffness in the clothes. Clean the lint filter in the dryer after every use.
- Try to wash full loads in the dishwasher and use the short cycle. Except for the dirtiest dishes, short cycles work just as well as longer ones but use less energy.
- Clothes dryers and dishwashers produce a lot of heat. Use them in the early morning or the late evening, not in the heat of the day.



# Conservation Tips

## SETTING YOUR THERMOSTAT

You can easily save energy in the winter by setting the thermostat to a comfortable temperature when you're at home and awake, and lowering it to a cooler, but acceptable, temperature when you're asleep or away.

- In the summer, you can follow the same plan with central air conditioning by keeping your house warmer than normal when you are away, and lowering the thermostat setting to a more comfortable temperature only when you are at home.



- If you have a programmable thermostat, you can set it to automatically make these adjustments at different times during the day to match your typical behavior and maximize your savings with a minimum amount of effort.

**Note:** For customers who heat and/or cool with a heat pump, it is recommended that the thermostat be set at a comfortable setting for the whole season.

**Seniors and people with special medical needs should check with their doctors before changing their normal home temperatures or turning off air conditioning or heating units.**

**MYTH:** A furnace works harder than normal to warm the space back to a comfortable temperature after the thermostat has been set back, resulting in little or no savings.

**FACT:** The fuel required to reheat a building to a comfortable temperature is roughly equal to the fuel saved as the building drops to the lower temperature. You save fuel between the time that the temperature stabilizes at the lower level and the next time heat is needed.

# Conservation Tips

## WATER SAVING TIPS

How much water you use at home depends on the size of your household, use habits, and the type of plumbing fixtures in your home. Some of the largest users of water are lawn sprinklers, automatic irrigation systems, toilets, and washing machines.

Some estimate that nearly 14 percent of the water a typical homeowner pays for is never used -- it leaks down the drain!

There's plenty you can do to conserve water and at the same time save money on your utility bills. Here are some easy steps:

- Turn the water off while brushing your teeth or shaving.
- Take short showers.
- Keep drinking water in the refrigerator instead of letting the faucet run until the water is cool.
- Install a water saving showerhead; it uses one-third of the amount of water than a regular showerhead.
- Scrape, rather than rinse dishes before loading into a dishwasher; wash only full loads.
- Wash only full loads of laundry or use the appropriate water level or load size selection on the washing machine.
- Sweep driveways, steps, and sidewalks rather than hosing them off.
- Water the lawn or garden during the coolest part of the day and only as needed. Outdoor water use averages about 117 gallons per day.
- Cover outdoor pools when not in use to avoid evaporation.



# Resources

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**Missouri Public Service Commission**

800-392-4211

*[www.psc.mo.gov](http://www.psc.mo.gov)*

**Be Energy Efficient**

*[www.beenergyefficient.org](http://www.beenergyefficient.org)*

**Association Of Missouri Electric Cooperatives**

573-635-6857

*[www.amec.org](http://www.amec.org)*

**Better Business Bureau**

800-955-5100

*[www.bbb.org](http://www.bbb.org)*

**Federal Communications Commission**

888-225-5322

*[www.fcc.gov](http://www.fcc.gov)*

**Federal Trade Commission**

**Consumer Protection** 877-382-4357

*[www.ftc.gov](http://www.ftc.gov)*

**Missouri Community Action Network**

573-634-2969

*[www.communityaction.org](http://www.communityaction.org)*

# Resources

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## **Missouri Attorney General Consumer Protection**

800-392-8222

*[www.ago.mo.gov](http://www.ago.mo.gov)*

## **Missouri Department of Natural Resources**

800-361-4827 (Information Hotline)

*[www.dnr.mo.gov](http://www.dnr.mo.gov)*

## **Missouri Department of Economic Development Division of Energy**

855-522-2796

*[www.energy.mo.gov](http://www.energy.mo.gov)*

## **MO One Call / Dig Rite**

800-344-7483 (1-800-DIG-RITE) or 811

*[www.mo1call.com](http://www.mo1call.com)*

## **Missouri Propane Gas Association**

800-601-9332

*[www.missouripropane.com](http://www.missouripropane.com)*

## **Missouri Public Utility Alliance**

573-445-3279

## **Office of the Public Counsel**

866-922-2959

*[www.opcservice@ded.mo.gov](mailto:www.opcservice@ded.mo.gov)*

## **U.S. Department of Energy**

202-586-5000

*[www.energy.gov](http://www.energy.gov)*



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Department of the Missouri Public Service Commission.

Some of the key sources used in the preparing of this text include  
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Administration, the Missouri Department of Natural Resources and  
the Department of Economic Development Division of Energy.





## **Missouri Public Service Commission**

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